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DATE: Feb. 27, 2012
TO: Connecticut Joint Insurance Committee
FROM: James R. Berliner, CPCU
President, Professional Insurance Agents of Connecticut Inc.
RE: **OPPOSITION TO RAISED BILL 5231**

I am writing on behalf of the Professional Insurance Agents of Connecticut Inc., an association representing more than 500-member independent insurance agencies who employ over 3,500 people throughout the state. We write to oppose Raised Bill 5231.

Raised Bill 5231 seeks to require an insurance company doing business in this state, or its agent, to provide additional disclosures to an insured regarding the insured's rights regarding his or her choice of repair shop or glass shop. Among other provisions, this bill would require an agent to provide the insured with the names and contact information of five (or all shops, if less than five are in the area) licensed repair or glass shops, located within 30 miles of the insured's residence.

We fully support an insured's right to patronize the glass or repair shop of his or her choosing, and oppose any efforts to inappropriately steer business. However, with the widespread availability of online resources and Internet search capabilities, it is highly unlikely that an insured is entirely dependent on his or her agent when locating a repair or glass shop. While this bill is undoubtedly well-intentioned, it seeks to impose a confusing and burdensome requirement on insurance agents for unlikely or marginal benefits to insurance purchasers.

Accordingly, we respectfully oppose this bill.